

CLAIMS

What is claimed is:

5 1. A method for guaranteeing a transaction between a user
and an enterprise, said method comprising:

issuing an anonymous email address from a guarantor to said
user, said user being enabled to incur an obligation
10 associated with said transaction using said anonymous email
address; and

keeping track of subsequent transactions in which said email
15 address is used.

2. The method as set forth in claim 1 wherein said
obligation is incurred for the rendering of services.

3. The method as set forth in claim 1 wherein said
20 obligation comprises a payment for receipt of goods.

4. The method as set forth in claim 1 wherein said
enterprise is a rental enterprise engaged in renting items
to users.

25 5. The method as set forth in claim 4 wherein said rental
enterprise is a media rental enterprise engaged in renting
media items to users for limited periods of time, said
obligation comprising a commitment to return said media
30 items by a predetermined time.

6. The method as set forth in claim 1 wherein said enterprise is a library, said obligation comprising a promise to return items borrowed from said library.

5 7. The method as set forth in claim 1 and further including:

maintaining a database by said guarantor, said database containing information identifying value of items dispensed to said user from said enterprise, said obligation

10 comprising a commitment to return or pay for said items by a predetermined time.

8. The method as set forth in claim 7 and further including:

15 maintaining a current account of said items, said current account including an initial value balance funded by said user less said replacement value for items currently held by said user.

20 9. The method as set forth in claim 1 wherein said user is enabled to incur said obligation to said enterprise based only on said email address without a disclosure of an identity of said user to said entity.

25 10. A storage medium including machine readable coded indicia, said storage medium being selectively coupled to a reading device, said reading device being selectively coupled to processing circuitry within a computer system, said reading device being selectively operable to read said machine readable coded indicia and provide program signals representative thereof, said program signals being operable to effect a guaranteeing of a transaction between a user and

an enterprise, said program signals being further selectively operable for:

issuing an anonymous email address from a guarantor to said
5 user, said user being enabled to incur an obligation associated with said transaction using said anonymous email address; and

keeping track of subsequent transactions in which said email
10 address is used.

11. The medium as set forth in claim 10 wherein said obligation is incurred for the rendering of services.

15 12. The medium as set forth in claim 10 wherein said obligation comprises a payment for receipt of goods.

13. The medium as set forth in claim 10 wherein said enterprise is a rental enterprise engaged in renting items
20 to users.

14. The medium as set forth in claim 13 wherein said rental enterprise is a media rental enterprise engaged in renting media items to users for limited periods of time, said
25 obligation comprising a commitment to return said media items by a predetermined time.

15. The medium as set forth in claim 10 wherein said enterprise is a library, said obligation comprising a promise to return items borrowed from said library.
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16. The medium as set forth in claim 10 and further including:

5 maintaining a database by said guarantor, said database containing information identifying items dispensed to said user from said enterprise, said obligation comprising a commitment to return or pay for said items by a predetermined time, said database further including information related to replacement value for said items.

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17. The medium as set forth in claim 16 wherein said program signals are further effective for:

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maintaining a current account of said items, said current account including an initial value balance funded by said user less said replacement value for items currently held by said user.

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18. The medium as set forth in claim 10 wherein said user is enabled to incur said obligation to said enterprise based only on said email address without a disclosure of an identity of said user to said entity.

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19. A computer system arranged for processing a transaction guarantee for a transaction between a user and an enterprise, said computer system comprising:

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means for issuing an anonymous email address from a guarantor to said user, said user being enabled to incur an obligation associated with said transaction using said anonymous email address; and

means for keeping track of subsequent transactions in which said email address is used.

20. A method for effecting transactions between a user and
5 an enterprise wherein said user incurs an obligation to said enterprise, said transactions being authorized based on an anonymous email address, said method comprising:

issuing a portable processing device to said user based on
10 said anonymous email address, said portable processing device including input and output means, processing means and memory means, said portable processing device being selectively operable for processing information related to said transaction;

15 programming said portable device to input predetermined conditions related to use of said portable device in effecting said transactions; and

20 interfacing an enterprise computing system with said portable device when said user incurs an obligation using said portable device, said portable device containing said anonymous email address of said user, said anonymous email address being accessible by said enterprise computing system
25 for enabling anonymous communication between said enterprise computing system and said user.

21. The method as set forth in claim 20 wherein said portable device comprises a smart card.

22. The method as set forth in claim 20 wherein said interfacing is accomplished by connecting said portable device to an enterprise server system, said enterprise system server being enabled for maintaining an inventory
5 database containing a listing of items available for dispensing in exchange for said obligation.

23. The method as set forth in claim 22 wherein said enterprise server system is further enabled for maintaining
10 a balance of said items available after deducting items dispensed and currently in possession of said user.

24. The method as set forth in claim 23 wherein said inventory server system is further selectively operable for
15 transmitting an identity of said items dispensed to said portable device of said user.

25. The method as set forth in claim 24 wherein said portable device is enabled to maintain in said memory means
20 of said portable device, a listing of said items dispensed.

26. The method as set forth in claim 25 wherein said inventory server system is further enabled to maintain a record of value of said items dispensed to said user.
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27. The method as set forth in claim 26 wherein said portable device is enabled to maintain a record of value of said items dispensed.

30 28. The method as set forth in claim 20 wherein said obligation is guaranteed by a guarantor separate from said user and said enterprise.

29. The method as set forth in claim 28 and further including notifying said guarantor by said enterprise computing system when said obligation is not fulfilled.

5 30. The method as set forth in claim 20 wherein said enterprise is a library, said obligation comprising a promise to return borrowed items by a predetermined time.

10 31. The method as set forth in claim 20 wherein said enterprise is a rental enterprise.

15 32. The method as set forth in claim 20 wherein said portable device contains no user identifying information, said obligation being incurred by said user based solely upon a guarantee by an issuer of said anonymous email address.

20 33. A storage medium including machine readable coded indicia, said storage medium being selectively coupled to a reading device, said reading device being selectively coupled to processing circuitry within a computer system, said reading device being selectively operable to read said machine readable coded indicia and provide program signals representative thereof, said program signals being effective for processing transactions between a user and an enterprise wherein said user incurs an obligation to said enterprise, said transactions being authorized based solely on an anonymous email address, said program signals being further effective for accomplishing a processing method comprising:

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issuing a portable processing device to said user based on said anonymous email address, said portable processing device including input and output means, processing means and memory means, said portable processing device being
5 selectively operable for processing information related to said transaction;

programming said portable device to input predetermined conditions related to use of said portable device in
10 effecting said transactions; and

interfacing an enterprise computing system with said portable device when said user incurs an obligation using said portable device, said portable device containing said
15 anonymous email address of said user, said anonymous email address being accessible by said enterprise computing system for enabling anonymous communication between said enterprise computing system and said user.

20 34. The medium as set forth in claim 33 wherein said portable device comprises a smart card.

25 35. The medium as set forth in claim 33 wherein said interfacing is accomplished by connecting said portable device to an enterprise server system, said enterprise system server being enabled for maintaining an inventory database containing a listing of items available for dispensing in exchange for said obligation.

36. The medium as set forth in claim 35 wherein said enterprise server system is further enabled for maintaining a balance of said items available after deducting items dispensed and currently in possession of said user.

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37. The medium as set forth in claim 36 wherein said inventory server system is further selectively operable for transmitting an identity of said items dispensed to said portable device of said user.

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38. The medium as set forth in claim 37 wherein said portable device is enabled to maintain in said memory means of said portable device, a listing of said items dispensed.

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39. The medium as set forth in claim 38 wherein said inventory server system is further enabled to maintain a record of value of said items dispensed to said user.

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40. The medium as set forth in claim 39 wherein said portable device is enabled to maintain a record of value of said items dispensed.

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41. The medium as set forth in claim 33 wherein said obligation is guaranteed by a guarantor separate from said user and said enterprise.

42. The medium as set forth in claim 41 wherein said program signals are further effective for:

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notifying said guarantor by said enterprise computing system when said obligation is not fulfilled.

43. The medium as set forth in claim 33 wherein said enterprise is a library, said obligation comprising a promise to return borrowed items by a predetermined time.

5 44. The medium as set forth in claim 33 wherein said enterprise is a rental enterprise.

45. The medium as set forth in claim 33 wherein said portable device contains no user identifying information,
10 said obligation being incurred by said user based solely upon a guarantee by an issuer of said anonymous email address.

46. A computer system arranged for processing transactions
15 between a user and an enterprise wherein said user incurs an obligation to said enterprise, said transactions being authorized based solely on an anonymous email address, said computer system comprising:

20 means for effecting an issuing of a portable processing device to said user based on said anonymous email address, said portable processing device including input and output means, processing means and memory means, said portable processing device being selectively operable for processing
25 information related to said transaction;

means for programming said portable device to input predetermined conditions related to use of said portable device in effecting said transactions; and

30 means for interfacing an enterprise computing system with said portable device when said user incurs an obligation

using said portable device, said portable device containing
said anonymous email address of said user, said anonymous
email address being accessible by said enterprise computing
system for enabling anonymous communication between said
5 enterprise computing system and said user.

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